

WHAT IS CLAIMED IS:

1 1. A method of payment for credit transactions, for making payment
2 using a transaction terminal in a credit card member store, comprising the steps of:
3 storing information for recognizing a credit card user in a database capable of
4 being accessed by a host computer to which the transaction terminal is connectable;
5 sending information relating to the credit transaction from the transaction
6 terminal to a portable communication terminal containing information relating to the identity
7 of the credit card user registered therein;
8 inputting the identity information and the information relating to the credit
9 transaction to the host computer through the portable communication terminal; and
10 recognizing the credit card user as an authentic cardholder on the basis of the
11 information for validating the credit card user and the identity information.

1 2. A method of payment for credit transactions, for making payments
2 using a transaction terminal in a credit card member store, comprising the steps of:
3 storing location information of the transaction terminal in a database capable
4 of being accessed by a host computer to which the transaction terminal is connectable;
5 sending information relating to the credit transaction from the transaction
6 terminal to a portable communication terminal containing information relating to the identity
7 of the credit card user;
8 inputting information relating to the current location of the portable
9 communication terminal to the host computer; and
10 recognizing the credit card user as an authentic cardholder when the location
11 of the portable communication terminal is within a predetermined range from the location of
12 the transaction terminal.

1 3. A method of payment for credit transactions, for making payments
2 using a transaction terminal in a credit card member store, comprising the steps of;
3 storing information for validating a credit card user and location information
4 of the transaction terminal in a database capable of being accessed by a host computer to
5 which the transaction terminal is connectable;
6 sending information relating to the credit transaction from the transaction
7 terminal to a portable communication terminal containing information relating to the identity
8 of the credit card user;

9 inputting the identity information and information relating to payment of the
10 credit transaction to the host computer through the portable communication terminal; and
11 validating the credit card user as an authentic cardholder on the basis of the
12 information for distinguishing the credit card user and the identity information;
13 inputting information relating to the current location of the portable
14 communication terminal relative to the host computer; and
15 authorizing the credit card settlement when the location of the portable
16 communication terminal is within a predetermined range from the location of the settlement
17 terminal.

1 4. A payment system for credit transactions, for making payments using a
2 transaction terminal in a credit card member store, comprising a host computer capable of
3 communicating with the transaction terminal and capable of carrying out transaction
4 processing on the basis of information sent from the transaction terminal;

5 wherein the host computer is capable of accessing a database storing
6 information for validating a credit card user; and the host computer identifies the credit card
7 user as an authentic cardholder on the basis of information for validating the credit card user
8 and identity information, when information relating to the identity of the credit card user and
9 the information relating to the credit transaction are inputted from a portable communication
10 terminal having the identity information registered therein.

1 5. A payment system in credit transactions, for making payments using a
2 transaction terminal in a credit card member store, comprising a host computer being capable
3 of communicating with the transaction terminal and carrying out the transaction process
4 based on information sent from the transaction terminal;

5 wherein the host computer is able to access a database in which location
6 information for the settlement terminal has been registered in advance; and the host computer
7 identifies the credit card user as an authentic cardholder on the basis of the location
8 information of the portable communication terminal and the location information of the
9 transaction terminal, when information relating to the identity of the credit card user and the
10 information relating to the credit transaction are inputted from the portable communication
11 terminal, in which the identity information has been registered in advance.

1 6. The payment system in a credit transaction according to Claim 4,
2 wherein the transaction terminal is able to send transaction information including at least one

3 of member store code, product name, product price, and authorization code to the portable
4 communication terminal.

1 7. The payment system in a credit transaction according to Claim 5,
2 wherein the transaction terminal is able to send transaction information including at least one
3 of member store code, product name, product price, and authorization code to the portable
4 communication terminal.

1 8. The settlement system in a credit transaction according to Claim 4,
2 wherein point information is stored in the database, and when the user is validated as an
3 authentic cardholder on the basis of information sent through the portable terminal, the host
4 computer overwrites the point information so as to add a predetermined number of points to
5 the point information stored in the database.

1 9. The settlement system in a credit transaction according to Claim 5,
2 wherein point information is stored in the database, and the user is validated as an authentic
3 cardholder on the basis of information sent through the portable terminal, the host computer
4 overwrites the point information so as to add a predetermined number of points to the point
5 information stored in the database.

1 10. A portable communication terminal device capable of being used for
2 credit card transactions, comprising:
3 a wireless communication component for sending and receiving wireless
4 signals for transmitting information through a public communication network;
5 a main controller connected to this wireless communication component;
6 a key input component for inputting data and connected to the main controller;
7 a display screen connected to the main controller;
8 a memory, for storing information relating to the credit card therein and
9 connected to the main controller; and
10 a transaction terminal communicating component connected to the main
11 controller;
12 wherein the transaction terminal communicating component is constituted to
13 be able to receive information relating to the transaction from the transaction terminal in the
14 credit card member store; and

15 the main controller is constituted to be able to control the sending of the
16 information for validating that the credit card user is the bona fide cardholder , along with the
17 information relating to the transaction, through the wireless communication component.

1 11. A transaction terminal for carrying out credit transactions at a credit
2 card member store and comprising:
3 a card reader for reading credit card information;
4 a main controller connected with the card reader;
5 a first communication component, connected with the main controller, for
6 communicating with a host computer;
7 a second communication component, connected with the main controller, for
8 establishing a wireless connection with a portable terminal device in which the cardholder's
9 identity information is stored;

10 wherein the controller is able to send the credit card information read by the
11 card reader to the host computer and receive the code for authorizing the transaction from the
12 host computer through the first communication component, and to send the code thus
13 received through the second communication component.

1 12. A terminal for carrying out credit transactions at a credit card member
2 store and comprising:
3 a terminal controller with which data input operations are performed;
4 a main controller connected with the terminal controller;
5 a first communication component, connected with the main controller, for
6 communicating with a host computer;
7 a second communication component, connected with the main controller, for
8 establishing a wireless connection with a portable terminal device in which the cardholder's
9 identity information is stored;

10 wherein the controller is able to send, to the cellular phone, transaction price
11 data corresponding to the product information input from the terminal controller and a code
12 for specifying the member store where the transaction terminal is located, and to receive,
13 from the cellular phone, a code specifying authorization of the transaction and a code
14 specifying transaction completion, both through the second communication component, and
15 is able to send the received code specifying transaction completion from the first
16 communication component to the host computer.